

# PUBLIC SUBMISSION

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**Docket:** EBSA-2014-0016  
Fiduciary - Conflict of Interest Exemptions

**Comment On:** EBSA-2014-0016-0005  
Proposed Amendment to Prohibited Transaction Exemptions, Exemptions from Prohibitions  
Respecting Certain Classes of Transactions Involving Employee Benefit Plans and Certain Broker-  
Dealers, Reporting Dealers and Banks

**Document:** EBSA-2014-0016-DRAFT-0432  
Comment on FR Doc # 2015-08836

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## Submitter Information

**Name:** Frank Kromer

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## General Comment

I am retired and substantially depend on income from my IRA to meeting living expenses. In managing my IRA brokerage account I use options trading to enhance my income and have been very successful in doing so. I am very much opposed to Government changing the rules for IRAs to prohibit option trading.